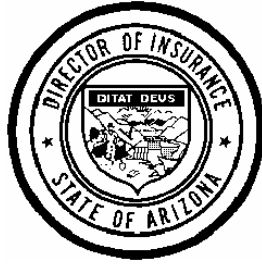


**2005  
PERSONAL LINES<sup>+</sup>  
INSURANCE  
COMPLAINT RATIOS**



**Janet Napolitano**  
Governor

**Christina Urias**  
Director of Insurance

**State of Arizona  
Department of Insurance  
2910 N. 44<sup>th</sup> Street, Suite 210  
Phoenix, AZ 85018  
Phoenix (602) 364-2499  
Statewide (800) 325-2548**

<sup>+</sup> *Personal Lines* refers to types of insurance that cover personal automobiles, homes, and other personal property or liabilities.

---

**IMPORTANT NOTE!**

Although the Arizona Department of Insurance (ADOI) receives many complaints against insurers each year, not every complaint received and investigated by the Department proves to be justified. The ratios published in this pamphlet represent the number of written personal lines complaints received by the ADOI during 2005 for each 1,000 exposures an insurer has in force.

A ratio for a particular company is not significant unless compared with other companies.

The ADOI obtains the number of policies (exposures) from each insurance company. In publishing the information in this pamphlet, the ADOI makes no distinction between insurers that write preferred, standard, or non-standard business. Insurers with fewer than 4,500 exposures in Arizona have been excluded from this pamphlet.

Exposures refers to the total number of vehicles, homes, and other personal property or liabilities covered by the insurers.

This brochure is designed to help consumers comparison shop for insurance and is best used in conjunction with the Premium Comparison Brochures (also published by the ADOI).

ADOI publications may be obtained by contacting us at the numbers listed on the front of this brochure or on our website. In addition to using these brochures to comparison shop for insurance, consumers should consider the insurer's service to policyholders, its reputation, and the type of insurance coverages available. The ADOI strongly recommends that consumers consult their insurance professional about coverage details.

Persons with a disability may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3471. Requests should be made as early as possible to allow time to procure the materials in an alternate format.
---

**PERSONAL LINES COMPLAINT RATIO FOR 2005 CALENDAR YEAR**

COMPANY NAME	# OF PERSONAL LINES EXPOSURES	# OF PERSONAL LINES COMPLAINTS	RATIO** OF COMPLAINTS PER 1,000 EXPOSURES
21ST CENTURY INSURANCE COMPANY OF THE SOUTHWEST	38,293	22	0.575
ACA INSURANCE COMPANY	32,140	3	0.093
AEGIS SECURITY INSURANCE COMPANY	4,576	0	0.000
AIG NATIONAL INSURANCE COMPANY, INC.	43,692	24	0.549
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	6,080	1	0.164
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	16,454	0	0.000
ALLSTATE INDEMNITY COMPANY	206,761	23	0.111
ALLSTATE INSURANCE COMPANY	281,244	49	0.174
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	211,398	23	0.109
AMCO INSURANCE COMPANY	24,497	5	0.204
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	54,186	10	0.185
AMERICAN COMMERCE INSURANCE COMPANY	26,223	14	0.534
AMERICAN FAMILY HOME INSURANCE COMPANY	8,944	1	0.112
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	520,577	84	0.161
AMERICAN FEDERATION INSURANCE COMPANY	5,241	1	0.191
AMERICAN HOME ASSURANCE COMPANY	5,075	1	0.197
AMERICAN INTERNATIONAL INSURANCE COMPANY	6,276	7	1.115
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	5,152	2	0.388
AMERICAN MODERN HOME INSURANCE COMPANY	27,556	5	0.181
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	33,174	9	0.271
AMERICAN RELIABLE INSURANCE COMPANY	28,742	3	0.104
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	91,143	22	0.241
AMERICAN SUMMIT INSURANCE COMPANY	25,439	11	0.432
AMEX ASSURANCE COMPANY	45,168	13	0.288
AMICA MUTUAL INSURANCE COMPANY	21,204	6	0.283
ANCHOR GENERAL INSURANCE COMPANY	12,004	4	0.333
ARIZONA AUTOMOBILE INSURANCE COMPANY	12,098	1	0.083
ARIZONA HOME INSURANCE COMPANY	14,295	0	0.000
AUSTIN MUTUAL INSURANCE COMPANY	12,378	3	0.242
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT	19,211	3	0.156
AUTO-OWNERS INSURANCE COMPANY	16,182	3	0.185
BALBOA INSURANCE COMPANY	11,773	2	0.170
BENCHMARK INSURANCE COMPANY	18,307	3	0.164
BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	7,974	6	0.752
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	7,344	2	0.272
CALIFORNIA CASUALTY INSURANCE COMPANY	22,123	3	0.136
CENTRAL MUTUAL INSURANCE COMPANY	17,543	4	0.228
CENTURY-NATIONAL INSURANCE COMPANY	14,147	3	0.212
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	6,296	3	0.476
COAST NATIONAL INSURANCE COMPANY	26,251	4	0.152
COUNTRY MUTUAL INSURANCE COMPANY	70,524	17	0.241
COUNTRY PREFERRED INSURANCE COMPANY	32,891	7	0.213
CSE SAFEGUARD INSURANCE COMPANY	5,657	0	0.000
DAIRYLAND INSURANCE COMPANY	66,963	4	0.060

\*\* { (# of Complaints / Total Exposures) \* 1000 }

**PERSONAL LINES COMPLAINT RATIO FOR 2005 CALENDAR YEAR**

COMPANY NAME	# OF PERSONAL LINES EXPOSURES	# OF PERSONAL LINES COMPLAINTS	RATIO** OF COMPLAINTS PER 1,000 EXPOSURES
DEERBROOK INSURANCE COMPANY	5,785	1	0.173
EMPIRE FIRE AND MARINE INSURANCE COMPANY	11,763	1	0.085
ENCOMPASS INDEMNITY COMPANY	20,171	1	0.050
ENCOMPASS INSURANCE COMPANY OF AMERICA	51,820	8	0.154
ESURANCE INSURANCE COMPANY	9,702	5	0.515
FARM BUREAU MUTUAL INSURANCE COMPANY	13,243	1	0.076
FARMERS INSURANCE COMPANY OF ARIZONA	792,205	122	0.154
FARMERS INSURANCE EXCHANGE	22,380	3	0.134
FIDELITY NATIONAL INSURANCE COMPANY	30,255	2	0.066
FINANCIAL INDEMNITY COMPANY	10,532	10	0.949
FIREMAN'S FUND INSURANCE COMPANY	5,471	1	0.183
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	20,874	1	0.048
FOREMOST INSURANCE COMPANY OF GRAND RAPIDS, MI	92,508	11	0.119
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	20,509	3	0.146
GEICO CASUALTY COMPANY	14,668	6	0.409
GEICO GENERAL INSURANCE COMPANY	133,825	30	0.224
GEICO INDEMNITY COMPANY	58,643	13	0.222
GOVERNMENT EMPLOYEES INSURANCE COMPANY	58,811	11	0.187
GUARANTY NATIONAL INSURANCE COMPANY	23,828	5	0.210
HARTFORD CASUALTY INSURANCE COMPANY	21,780	2	0.092
HARTFORD FIRE INSURANCE COMPANY	18,177	4	0.220
HARTFORD INSURANCE COMPANY OF THE MIDWEST	86,184	33	0.383
HARTFORD UNDERWRITERS INSURANCE COMPANY	122,185	21	0.172
HOMESITE INDEMNITY COMPANY	33,451	3	0.090
ILLINOIS NATIONAL INSURANCE CO.	6,753	4	0.592
INFINITY INSURANCE COMPANY	9,344	13	1.391
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	20,989	10	0.476
LIBERTY MUTUAL FIRE INSURANCE COMPANY	113,798	25	0.220
MENDOTA INSURANCE COMPANY	8,663	8	0.923
MERCURY CASUALTY COMPANY	28,528	29	1.017
METROPOLITAN CASUALTY INSURANCE COMPANY	35,256	8	0.227
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO.	24,104	5	0.207
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	30,152	3	0.099
MGA INSURANCE COMPANY, INC.	10,544	1	0.095
MID-CENTURY INSURANCE COMPANY	100,440	18	0.179
MOUNTAIN WEST FARM BUREAU MUTUAL INSURANCE COMPANY	5,275	0	0.000
NATIONAL GENERAL ASSURANCE COMPANY	22,466	9	0.401
NATIONAL GENERAL INSURANCE COMPANY	12,168	5	0.411
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	8,814	3	0.340
NATIONWIDE INSURANCE COMPANY OF AMERICA	7,158	2	0.279
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	10,105	4	0.396
NATIONWIDE MUTUAL INSURANCE COMPANY	26,087	7	0.268
NEWPORT INSURANCE COMPANY	5,427	4	0.737
OWNERS INSURANCE COMPANY	26,705	3	0.112

\*\* { (# of Complaints / Total Exposures) \* 1000 }

**PERSONAL LINES COMPLAINT RATIO FOR 2005 CALENDAR YEAR**

COMPANY NAME	# OF PERSONAL LINES EXPOSURES	# OF PERSONAL LINES COMPLAINTS	RATIO** OF COMPLAINTS PER 1,000 EXPOSURES
PACIFIC INDEMNITY COMPANY	10,996	0	0.000
PACIFIC SPECIALTY INSURANCE COMPANY	7,886	1	0.127
PHOENIX INDEMNITY INSURANCE COMPANY	49,056	13	0.265
PROGRESSIVE CASUALTY INSURANCE COMPANY	85,767	13	0.152
PROGRESSIVE CLASSIC INSURANCE COMPANY	122,046	24	0.197
PROGRESSIVE HOME INSURANCE COMPANY	151,215	13	0.086
PROGRESSIVE PALOVERDE INSURANCE COMPANY	28,998	4	0.138
PROGRESSIVE PREFERRED INSURANCE COMPANY	141,513	29	0.205
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	43,651	3	0.069
QBE INSURANCE CORPORATION	12,568	0	0.000
SAFE AUTO INSURANCE COMPANY	7,433	3	0.404
SAFECO INSURANCE COMPANY OF AMERICA	77,999	21	0.269
SAFEGWAY INSURANCE COMPANY	70,197	17	0.242
SCOTTSDALE INSURANCE COMPANY	16,886	2	0.118
SENTINEL INSURANCE COMPANY, LTD.	42,833	3	0.070
SENTRY INSURANCE A MUTUAL COMPANY	6,482	2	0.309
SHELBY CASUALTY INSURANCE COMPANY	5,443	3	0.551
STANDARD FIRE INSURANCE COMPANY	23,851	7	0.293
STARNET INSURANCE COMPANY	4,807	1	0.208
STATE FARM FIRE AND CASUALTY COMPANY	609,808	39	0.064
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	661,823	69	0.104
TEACHERS INSURANCE COMPANY	4,666	3	0.643
TITAN INSURANCE COMPANY	51,679	14	0.271
TOPA INSURANCE COMPANY	9,119	2	0.219
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	8,586	3	0.349
TRUMBULL INSURANCE COMPANY	6,727	1	0.149
TWIN CITY FIRE INSURANCE COMPANY	6,242	0	0.000
UNIGARD INSURANCE COMPANY	11,718	2	0.171
UNION INSURANCE COMPANY OF PROVIDENCE	5,121	1	0.195
UNITED SERVICES AUTOMOBILE ASSOCIATION	198,259	13	0.066
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	13,555	4	0.295
UNIVERSAL CASUALTY COMPANY	14,064	3	0.213
USAA CASUALTY INSURANCE COMPANY	142,129	13	0.091
VICTORIA AUTOMOBILE INSURANCE COMPANY	24,466	7	0.286
VICTORIA SELECT INSURANCE COMPANY	30,312	3	0.099
VIKING INSURANCE COMPANY OF WISCONSIN	14,874	2	0.134
VOYAGER PROPERTY AND CASUALTY INSURANCE COMPANY	22,502	1	0.044
WESTERN AGRICULTURAL INSURANCE COMPANY	51,519	11	0.214
WESTERN GENERAL INSURANCE COMPANY	11,063	2	0.181
WESTERN UNITED INSURANCE COMPANY	24,776	12	0.484
YOSEMITE INSURANCE COMPANY	5,345	0	0.000

\*\* { (# of Complaints / Total Exposures) \* 1000 }